



RATE COMPARISONS (NO A99, AR, D or V ZONES)

Pre or Post FIRM ¹	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance* (per year)
Pre	Single Family/ One Floor No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2,171
Pre- or Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$1,307 Standard Flood Ins. Policy
Pre- or Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$326 Preferred Risk Policy (<i>Eligibility Requirements</i> ***)
Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE	+3 or more	\$429
					+2	\$548
					+1	\$777
					At BFE	\$1,429
					-1 Below	\$5,615
					-2 or more	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (No Estimated BFE)	+5**	\$610
					+2 to +4	\$1,180
					+1**	\$2,853
					At Ground or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (With Estimated BFE)	+2	\$584
					0 to +1	\$1,137
					-1	\$4,967
					-2 or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (No Elevation Certificate)	Unknown	\$5,805

¹Pre-FIRM – Construction **before** Dec. 31, 1974 or **before** the effective date of the **initial** FIRM for the community, which ever is later

*Rates As of October 1, 2009, including the Federal Policy Fee and Increased Cost of Compliance Fee

² Rates based on the building being insured for 75% or more of replacement cost.

**This is the elevation difference between the top of the bottom floor and the highest adjacent grade

*** Preferred Risk Eligibility: To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone **on the effective date of the policy**. For the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. Check **Flood Insurance Manual** for Loss History eligibility.